

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: EDWARD J. STOCK
NICOLE M. STOCK

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Case No. 5:15-bk-02574

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/17/2015.
- 2) The plan was confirmed on 04/28/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 05/12/2016.
- 5) The case was dismissed on 06/23/2016.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 3,648.00	
Less amount refunded to debtor(s)	\$ 1,225.90	
NET RECEIPTS		\$ 2,422.10

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,240.16	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 181.94	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,422.10
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID S. GELLERT, ESQUIRE	Lgl	0.00	NA	NA	2,240.16	0.00
QUANTUM3 GROUP, LLC	Uns	342.83	350.78	350.78	0.00	0.00
AMERICREDIT FINANCIAL	Uns	0.00	7,421.66	7,421.66	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,766.35	1,766.35	1,766.35	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,012.64	1,012.64	1,012.64	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	622.58	622.58	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	530.67	526.67	526.67	0.00	0.00
WELLS FARGO	Sec	3,255.22	6,135.85	374.59	0.00	0.00
CAPITAL ONE BANK	Uns	651.83	651.83	651.83	0.00	0.00
SPRINGLEAF FINANCIAL	Sec	3,142.00	3,248.33	1,500.00	0.00	0.00
SPRINGLEAF FINANCIAL	Uns	0.00	3,248.33	1,748.33	0.00	0.00
BECKETT & LEE	Uns	1,577.06	1,640.96	1,640.96	0.00	0.00
DITECH	Sec	0.00	NA	NA	0.00	0.00
GNADEN HUETTEN MEM HOSPITAL	Uns	1,891.00	1,891.00	1,891.00	0.00	0.00
RECOVERY MANAGEMENT	Uns	831.43	853.13	853.13	0.00	0.00
RECOVERY MANAGEMENT	Uns	730.58	749.65	749.65	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,158.79	1,158.79	0.00	0.00
PNC MORTGAGE	Sec	0.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BANK OF AMERICA	Uns	943.39	986.73	986.73	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	591.40	591.40	591.40	0.00	0.00
ONEMAIN FINANCIAL	Uns	13,767.05	13,767.05	13,767.05	0.00	0.00
		0.00	NA	NA	0.00	0.00
DITECH	Sec	10,133.00	8,968.94	704.50	0.00	0.00
PNC MORTGAGE	Sec	57,095.00	64,874.74	18,589.21	0.00	0.00
GM FINANCIAL	Sec	30,265.00	NA	NA	0.00	0.00
REGENCY FINANCE	Sec	3,767.35	NA	NA	0.00	0.00
FELLOWS & SMINK	Uns	461.00	NA	NA	0.00	0.00
MEDICAL	Uns	3,580.45	NA	NA	0.00	0.00
OLD NAVY	Uns	587.58	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Uns	21,594.49	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 19,293.71	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 1,874.59	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 21,168.30	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 35,739.55	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,422.10	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 2,422.10

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/12/2016

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.